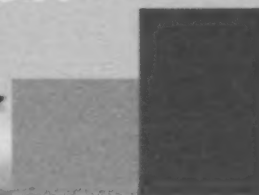
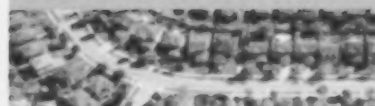


HOUSING MARKET OUTLOOK

Ontario Region Highlights



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fourth Quarter 2009

Figure 1

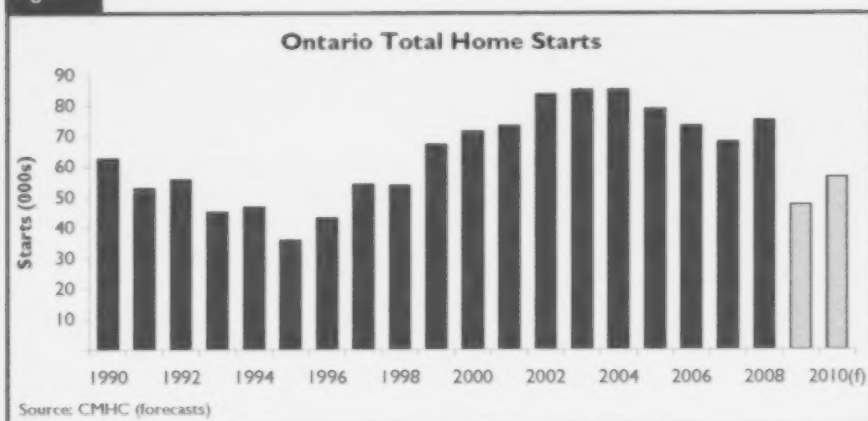
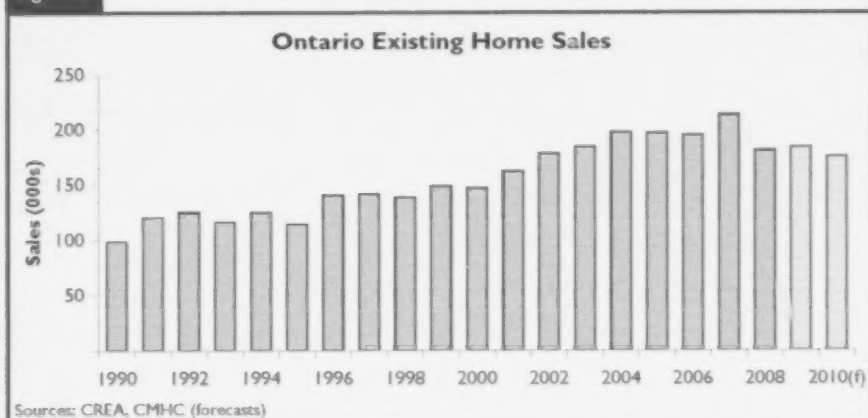


Figure 2



Housing Starts

- Ontario home starts will strengthen reaching 56,500 units in 2010 but owing to economic uncertainty will range between 45,400 and 65,500 unit starts.
- Starts move closer to demographic demand during the 2011-2013 period.
- Single detached home construction lead starts higher in immediate term.
- Rising home prices suggest multi-family home construction, led by semi detached and row housing, will gain momentum in back half of 2010.
- Gradual economic recovery, improved financial market conditions and declining resale and new home inventories explain rising residential construction activity.

Resale

- Existing home sales stage remarkable recovery this year and will be on par with 2008 levels.
- Sales in 2009/10 will move in line with levels earlier this past decade.
- Less pent up demand & modest employment and income gains will stabilize sales at 175,250 units in 2010.

Resale Prices

- Average home prices will grow by 4.0 per cent this year and 3.9 per cent in 2010.

¹ The forecasts included in this document are based on information available as of October 1, 2009.

- Resale markets have tightened and balanced market conditions will be sustained.

Economic Forecasts

- The Ontario economy will recover, posting GDP growth of 2.2 per cent in 2010.
- US consumer rebate programs for autos and housing will stabilize output and employment in key Ontario export sectors.
- High Canadian dollar and cautious US private sector demand will challenge exporters in 2010.
- Net migration outflows to western Canada will continue, albeit at a slower rate, as western provinces lead the economic and housing recovery.

Housing Forecasts

- Battered housing markets in Ontario's industrial heartland which include Windsor, Oshawa and St. Catharines-Niagara urban areas will benefit from a stabilization of industrial activity.
- Hamilton, Thunder Bay, Ottawa and Kitchener will see new home demand sustained through 2010 as these centers represent the tightest Ontario resale markets.
- Recent shift to more expensive single detached resale housing will reverse itself as home prices rise through the back half of 2010.
- Demand for modestly priced ownership and rental housing will support high density construction activity in expensive markets such as Toronto, Ottawa and Hamilton.

Mortgage Rate Outlook

- The Bank of Canada cut the Target for the Overnight Rate in the early months of 2009. The rate was 1.50 per cent at the start of 2009 and has since fallen to 0.25 per cent. The Bank has committed to keeping this rate at 0.25 per cent through the middle of 2010 unless inflationary pressures warrant an increase.
- Mortgage rates have fallen over the course of 2009, but are now expected to remain relatively stable for the rest of the year. Posted mortgage rates will gradually increase through 2010, but will do so at a slow pace. For 2010, the one-year posted mortgage rate will be in the 3.50-4.25 per cent range, while three and five-year posted mortgage rates are forecast to be in the 4.50-6.00 per cent range.

Figure 3

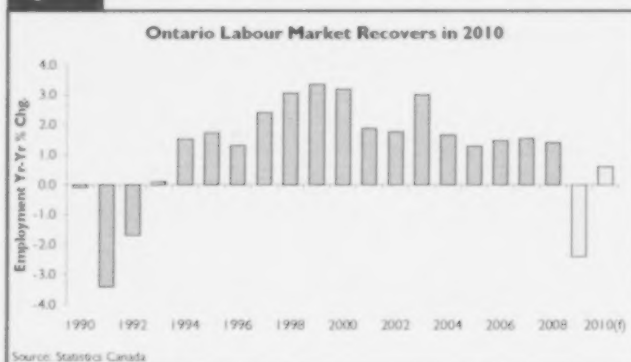


Figure 4



Mortgage rates		
1 Year	Q2 2009	3.85
	% pt. chg from Q2 2008	-2.83
	2009 (F)	4.03
	2010 (F)	3.83
5 Year	Q2 2009	5.45
	% pt. chg from Q1 2008	-1.48
	2009 (F)	5.55
	2010 (F)	5.75

Source: Bank of Canada, CMHC Forecast

Ontario Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings (\$)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price (\$)
Barrie ²	Q3 2009	-6.6	8.6	866.28	Q3 2009	143	98	45	1,265	266,463
	Q3 2008	-5.5	5.3	789.54	Q3 2008	525	224	301	1,135	263,393
	Change ¹	-1.1	3.2	9.7%	% Change	-72.8	-56.3	-85.0	11.5	1.2
Brantford ²	Q3 2009	-1.9	13.1	797.00	Q3 2009	89	78	11	536	227,081
	Q3 2008	4.3	6.3	758.19	Q3 2008	106	72	34	564	218,965
	Change ¹	-6.1	6.8	5.1%	% Change	-16.0	8.3	-67.6	-5.0	3.7
Greater Sudbury	Q3 2009	-5.5	10.5	809.29	Q3 2009	129	89	40	630	201,763
	Q3 2008	0.9	5.6	864.67	Q3 2008	191	167	24	743	213,356
	Change ¹	-6.3	4.9	-6.4%	% Change	-32.5	-46.7	66.7	-15.2	-5.4
Guelph ²	Q3 2009	-2.7	9.3	821.14	Q3 2009	132	91	41	827	268,290
	Q3 2008	1.3	6.6	803.45	Q3 2008	230	112	118	748	264,924
	Change ¹	-4.0	2.7	2.2%	% Change	-42.6	-18.8	-65.3	10.6	1.3
Hamilton	Q3 2009	-1.4	9.1	821.80	Q3 2009	454	310	144	3,570	297,628
	Q3 2008	-0.9	5.5	787.11	Q3 2008	922	422	500	3,130	282,661
	Change ¹	-0.5	3.6	4.4%	% Change	-50.8	-26.5	-71.2	14.1	5.3
Kingston	Q3 2009	-2.8	6.9	807.49	Q3 2009	177	171	6	905	249,356
	Q3 2008	2.8	6.5	805.78	Q3 2008	260	233	27	993	233,208
	Change ¹	-5.6	0.4	0.2%	% Change	-31.9	-26.6	-77.8	-8.9	6.9
Kitchener	Q3 2009	-2.0	9.3	775.48	Q3 2009	656	309	347	1,822	267,375
	Q3 2008	3.8	5.3	777.33	Q3 2008	722	382	340	1,691	268,457
	Change ¹	-5.7	4.0	-0.2%	% Change	-9.1	-19.1	2.1	7.7	-0.4
London	Q3 2009	-6.7	11.2	789.37	Q3 2009	603	357	246	2,406	216,206
	Q3 2008	-2.2	6.9	811.48	Q3 2008	686	382	304	2,554	213,044
	Change ¹	-4.5	4.3	-2.7%	% Change	-12.1	-6.5	-19.1	-5.8	1.5
Oshawa	Q3 2009	-3.1	9.2	893.78	Q3 2009	272	224	48	2,734	282,192
	Q3 2008	4.0	6.9	842.38	Q3 2008	620	440	180	2,393	271,607
	Change ¹	-7.1	2.3	6.1%	% Change	-56.1	-49.1	-73.3	14.2	3.9

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

¹Changes to the Unemployment Rate and Employment Growth represent the **absolute** difference between current rates and the rates for the same period in the previous year.²Seasonally adjusted Labour Force Survey data is not available for Barrie, Brantford, Guelph and Peterborough, therefore, raw data was used.

Ontario Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings (\$)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price (\$)
Ottawa	Q3 2009	-1.1	4.8	1,013.20	Q3 2009	1,435	674	761	4,047	306,561
	Q3 2008	1.4	4.8	949.92	Q3 2008	1,921	893	1,028	3,839	289,532
	Change ¹	-2.5	0.0	6.7%	% Change	-25.3	-24.5	-26.0	5.4	5.9
Peterborough ²	Q3 2009	-7.1	7.4	727.40	Q3 2009	115	103	12	816	244,987
	Q3 2008	-1.0	5.9	715.06	Q3 2008	121	74	47	740	234,163
	Change ¹	-6.1	1.6	1.7%	% Change	-5.0	39.2	-74.5	10.3	4.6
St. Catharines-Niagara	Q3 2009	-5.8	9.9	715.26	Q3 2009	229	211	18	1,777	216,634
	Q3 2008	2.2	7.2	721.87	Q3 2008	354	197	157	1,695	208,706
	Change ¹	-8.0	2.7	-0.9%	% Change	-35.3	7.1	-88.5	4.8	3.8
Thunder Bay	Q3 2009	-4.2	8.5	782.07	Q3 2009	68	68	0	432	144,193
	Q3 2008	-1.9	5.3	750.83	Q3 2008	79	79	0	504	145,952
	Change ¹	-2.3	3.2	4.2%	% Change	-13.9	-13.9		-14.3	-1.2
Toronto	Q3 2009	-1.3	9.8	856.99	Q3 2009	6,712	2,150	4,562	26,205	396,693
	Q3 2008	1.7	6.9	856.05	Q3 2008	11,736	2,876	8,860	20,533	368,632
	Change ¹	-3.0	2.9	0.1%	% Change	-42.8	-25.2	-48.5	27.6	7.6
Windsor	Q3 2009	-3.9	14.3	788.02	Q3 2009	116	87	29	1,393	158,679
	Q3 2008	-1.0	10.0	807.80	Q3 2008	138	103	35	1,312	162,020
	Change ¹	-2.9	4.3	-2.4%	% Change	-15.9	-15.5	-17.1	6.2	-2.1
Ontario	September 09	-3.0	9.2	833.10	Q3 2009	13,529	6,678	6,851	57,695	319,792
	September 08	1.8	6.5	822.26	Q3 2008	21,536	9,004	12,532	50,376	295,361
	Change ¹	-4.8	2.7	1.3%	% Change	-37.2	-25.8	-45.3	14.5	8.3
Canada	September 09	-2.1	8.4	807.66	Q3 2009	42,934	23,173	19,761	135,182	327,736
	September 08	1.5	6.2	789.08	Q3 2008	58,292	27,724	30,568	114,786	296,173
	Change ¹	-3.6	2.2	2.4%	% Change	-26.3	-16.4	-35.4	17.8	10.7

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¹Changes to the Unemployment Rate and Employment Growth represent the **absolute** difference between current rates and the rates for the same period in the previous year.

²Seasonally adjusted Labour Force Survey data is not available for Barrie, Brantford, Guelph and Peterborough, therefore, raw data was used.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA

"SA" means Seasonally Adjusted

Ontario Region Housing Forecast - New Construction

	Housing Starts	2008	2009(F)	% chg (2008/2009)	2010(F)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Barrie	Single-Detached	858	245	-71.4	260	6.1	202	723	-72.1
	Multiple	558	95	-83.0	125	31.6	45	500	-91.0
	Total	1,416	340	-76.0	385	13.2	247	1,223	-79.8
Brantford	Single-Detached	283	250	-11.7	260	4.0	198	233	-15.0
	Multiple	149	75	-49.7	75	0.0	35	116	-69.8
	Total	432	325	-24.8	335	3.1	233	349	-33.2
Greater Sudbury	Single-Detached	469	190	-59.5	180	-5.3	143	366	-60.9
	Multiple	74	210	183.8	160	-23.8	187	40	367.5
	Total	543	400	-26.3	340	-15.0	330	406	-18.7
Guelph	Single-Detached	425	250	-41.2	275	10.0	181	357	-49.3
	Multiple	662	210	-68.3	260	23.8	134	424	-68.4
	Total	1,087	460	-57.7	535	16.3	315	781	-59.7
Hamilton	Single-Detached	1,675	650	-61.2	675	3.8	618	1,378	-55.2
	Multiple	1,854	1,100	-40.7	1,300	18.2	721	1,371	-47.4
	Total	3,529	1,750	-50.4	1,975	12.9	1,339	2,749	-51.3
Kingston	Single-Detached	546	420	-23.1	460	9.5	319	431	-26.0
	Multiple	126	287	127.8	230	-19.9	148	52	184.6
	Total	672	707	5.2	690	-2.4	467	483	-3.3
Kitchener	Single-Detached	1,446	1,000	-30.8	1,100	10.0	756	1,009	-25.1
	Multiple	1,188	930	-21.7	1,070	15.1	731	1,022	-28.5
	Total	2,634	1,930	-26.7	2,170	12.4	1,487	2,031	-26.8
London	Single-Detached	1,369	750	-45.2	800	6.7	681	1,146	-40.6
	Multiple	1,016	1,090	7.3	1,040	-4.6	874	964	-9.3
	Total	2,385	1,840	-22.9	1,840	0.0	1,555	2,110	-26.3
Oshawa	Single-Detached	1,500	680	-54.7	890	30.9	489	1,238	-60.5
	Multiple	487	125	-74.3	390	212.0	81	443	-81.7
	Total	1,987	805	-59.5	1,280	59.0	570	1,681	-66.1

Source: CMHC (Starts and Completions Survey)

(F) = CMHC Forecast

Ontario Region Housing Forecast - New Construction

	Housing Starts	2008	2009(F)	% chg (2008/2009)	2010(F)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Ottawa	Single-Detached	2,956	2,250	-23.9	2,350	4.4	1,641	2,146	-23.5
	Multiple	4,042	2,875	-28.9	3,550	23.5	1,944	3,005	-35.3
	Total	6,998	5,125	-26.8	5,900	15.1	3,585	5,151	-30.4
Peterborough	Single-Detached	300	240	-20.0	255	6.3	182	216	-15.7
	Multiple	128	110	-14.1	115	4.5	60	90	-33.3
	Total	428	350	-18.2	370	5.7	242	306	-20.9
St. Catharines-Niagara	Single-Detached	680	525	-22.8	520	-1.0	379	505	-25.0
	Multiple	458	305	-33.4	430	41.0	208	426	-51.2
	Total	1,138	830	-27.1	950	14.5	587	931	-36.9
Thunder Bay	Single-Detached	165	160	-3.0	170	6.3	116	132	-12.1
	Multiple	2	30	1400.0	55	83.3	14	0	#DIV/0!
	Total	167	190	13.8	225	18.4	130	132	-1.5
Toronto	Single-Detached	11,308	7,500	-33.7	9,400	25.3	5,023	8,868	-43.4
	Multiple	30,904	19,900	-35.6	24,800	24.6	13,232	23,497	-43.7
	Total	42,212	27,400	-35.1	34,200	24.8	18,255	32,365	-43.6
Windsor	Single-Detached	328	240	-26.8	300	25.0	190	243	-21.8
	Multiple	125	90	-28.0	125	38.9	58	90	-35.6
	Total	453	330	-27.2	425	28.8	248	333	-25.5
Ontario	Single-Detached	31,108	20,900	-32.8	23,600	12.9	14,617	24,106	-39.4
	Multiple	43,968	26,500	-39.7	32,900	24.2	19,971	33,702	-40.7
	Total	75,076	47,400	-36.9	56,500	19.2	34,588	57,808	-40.2
Canada	Single-Detached	93,202	70,351	-24.5	79,700	13.3	51,016	72,320	-29.5
	Multiple	117,854	71,550	-39.3	85,200	19.1	51,488	91,669	-43.8
	Total	211,056	141,900	-32.8	164,900	16.2	102,504	163,989	-37.5

Source: CMHC (Starts and Completions Survey)

(F) = CMHC Forecast

Ontario Region Housing Forecast - Resale Market

		2008	2009(F)	% chg (2008/2009)	2010(F)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Barrie	MLS® Sales	4,058	3,850	-5.1	3,790	-1.6	3,401	3,484.0	-2.4
	MLS® Avg. Price	264,034	265,350	0.5	270,200	1.8	263,568	264,194	-0.2
Brantford	MLS® Sales	2,097	1,800	-14.2	1,650	-8.3	1,470	1,762	-16.6
	MLS® Avg. Price	218,890	215,000	-1.8	220,000	2.3	219,270	220,077	-0.4
Greater Sudbury	MLS® Sales	2,396	1,750	-27.0	1,650	-5.7	1,539	2,055	-25.1
	MLS® Avg. Price	211,614	200,000	-5.5	200,000	0.0	199,593	212,910	-6.3
Guelph	MLS® Sales	2,794	2,700	-3.4	2,600	-3.7	2,289	2,380	-3.8
	MLS® Avg. Price	267,329	264,000	-1.2	271,000	2.7	263,217	266,861	-1.4
Hamilton	MLS® Sales	12,110	11,800	-2.6	12,100	2.5	9,800	10,109	-3.1
	MLS® Avg. Price	280,790	290,000	3.3	302,000	4.1	288,702	284,735	1.4
Kingston	MLS® Sales	3,473	3,220	-7.3	3,250	0.9	2,737	2,978	-8.1
	MLS® Avg. Price	235,047	241,500	2.7	246,500	2.1	242,847	235,696	3.0
Kitchener	MLS® Sales	6,269	6,200	-1.1	6,000	-3.2	5,052	5,310	-4.9
	MLS® Avg. Price	271,222	272,000	0.3	280,000	2.9	270,399	271,943	-0.6
London	MLS® Sales	8,620	7,500	-13.0	7,200	-4.0	6,568	7,325	-10.3
	MLS® Avg. Price	212,092	213,500	0.7	217,000	1.6	214,103	213,408	0.3
Oshawa	MLS® Sales	8,797	8,700	-1.1	8,100	-6.9	7,268	7,547	-3.7
	MLS® Avg. Price	273,984	279,000	1.8	292,500	4.8	273,984	269,971	1.5

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Source: CREA

(F) = CMHC Forecast

Ontario Region Housing Forecast - Resale Market

		2008	2009(F)	% chg (2008/2009)	2010(F)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Ottawa	MLS® Sales	13,908	14,200	2.1	13,700	-3.5	12,060	11,806	2.2
	MLS® Avg. Price	290,483	300,000	3.3	307,000	2.3	302,087	291,924	3.5
Peterborough	MLS® Sales	2,506	2,400	-4.2	2,300	-4.2	1,953	2,103	-7.1
	MLS® Avg. Price	230,656	234,500	1.7	243,000	3.6	234,994	233,385	0.7
St. Catharines-Niagara	MLS® Sales	5,896	5,500	-6.7	5,350	-2.7	4,541	4,938	-8.0
	MLS® Avg. Price	203,648	210,000	3.1	215,000	2.4	207,795	206,296	0.7
Thunder Bay	MLS® Sales	1,649	1,320	-20.0	1,400	6.1	1,105	1,346	-17.9
	MLS® Avg. Price	139,301	145,000	4.1	150,750	4.0	146,796	140,710	4.3
Toronto	MLS® Sales	76,387	82,000	7.3	78,000	-4.9	67,809	65,023	4.3
	MLS® Avg. Price	379,943	392,500	3.3	412,000	5.0	388,999	383,450	1.4
Windsor	MLS® Sales	4,546	4,350	-4.3	4,250	-2.3	3,494	3,774	-7.4
	MLS® Avg. Price	159,709	156,000	-2.3	160,000	2.6	154,103	160,966	-4.3
Ontario	MLS® Sales	181,001	183,900	1.6	175,250	-4.7	151,425	153,528	-1.4
	MLS® Avg. Price	302,354	314,550	4.0	326,800	3.9	313,182	305,463	2.5
Canada¹	MLS® Sales	433,990	441,300	1.7	445,150	0.9	358,466	364,328	-1.6
	MLS® Avg. Price	303,607	312,950	3.1	324,500	3.7	314,874	309,093	1.9

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Source: CREA

(f) = CMHC Forecast

¹ Canada total excludes the territories

Ontario Region Housing Forecast - Rental Market

	Vacancy Rate		Average Rent 2-Bedroom Units	
	Oct 2008	Oct 2009(F)	Oct 2008	Oct 2009(F)
Barrie	3.5	3.2	954	965
Brantford	2.4	2.2	752	760
Greater Sudbury	0.7	1.5	800	840
Guelph	2.3	2.0	869	885
Hamilton	3.2	3.4	836	850
Kingston	1.3	1.1	880	905
Kitchener	1.8	1.6	845	860
London	3.9	4.2	834	840
Oshawa	4.2	3.7	889	905
Ottawa	1.4	1.1	995	1,025
Peterborough	2.4	2.2	850	870
St. Catharines-Niagara	4.3	4.0	777	790
Thunder Bay	2.2	1.6	719	730
Toronto	2.0	2.0	1,095	1,120
Windsor	14.6	17.0	772	750
Canada ¹	2.3	2.3	n/a	n/a

Source: CMHC Fall Rental Market Survey

(F) = CMHC Forecast

¹ All centres 100,000+

Ontario Region - Housing Forecast Ranges

	2009			2010		
	Point Forecast	High Forecast	Low Forecast	Point Forecast	High Forecast	Low Forecast
Ontario						
Housing Starts	47,400	48,700	46,250	56,500	65,500	45,400
Multiple	26,500	27,300	25,750	32,900	37,200	27,700
Single	20,900	21,400	20,500	23,600	28,300	17,700
MLS® Sales	183,900	189,200	182,700	175,250	180,500	164,700
MLS® Average Price (\$)	314,550	316,000	311,500	326,800	344,000	318,000
Canada						
Housing Starts	141,900	146,000	138,000	164,900	190,000	135,000
Multiple	71,550	73,850	69,200	85,200	96,400	71,900
Single	70,351	72,150	68,800	79,700	93,600	63,100
MLS® Sales	441,300	453,500	437,000	445,150	460,000	415,000
MLS® Average Price (\$)	312,950	316,500	309,000	324,500	341,500	313,000

Sources: CMHC

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CMHC—HOME TO CANADIANS

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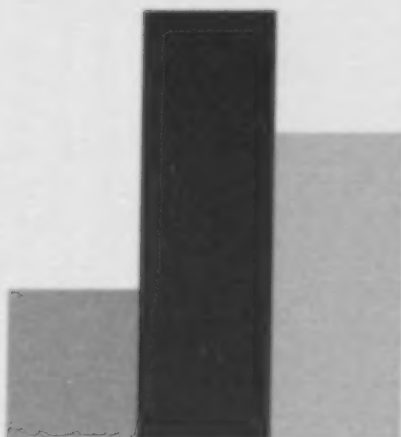
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